

LAST WILL AND TESTAMENT

OF

FAY SHECKLER GUNDLACH

I, FAY SHECKLER GUNDLACH, of Maple Avenue, Beech Creek, Clinton County, Pennsylvania, revoke my prior Wills and declare this to be my Will.

I. Dispositive Provisions.

A. Monetary Bequest. I give the sum of One Thousand (\$1,000.00) Dollars to the Milesburg Presbyterian Church.

B. Residue. I give the residue of my estate to my children, Charles W. Gundlach and Kathy Gundlach, in equal shares, if they survive me. In the event that either of my said children does not survive me, I give the share of the deceased child to his or her issue, then living, per stirpes, or if said deceased child has no issue, then living, his or her share shall be distributed to the other child, if then living, or if not then living, to his or her issue, then living, per stirpes.

II. Administrative Provisions.

A. Debts and Burial Expenses. My debts and the expense of my illness and burial shall be paid from my estate.

B. Powers of Executors. In addition to powers granted by law, my Executors shall have the power, without court approval, to compromise claims and to sell at public or private




sale, exchange or lease for any period of time, any real or personal property, and to give options for sales or leases.

C. Death Taxes. All estate, inheritance and other death taxes payable because of my death, with respect to the property forming my gross estate for tax purposes, whether or not passing under this Will, including any interest or penalty imposed thereon, shall be paid from the principal of my general testamentary estate as if such taxes were my debts.

D. Appointment of Executors. I appoint my children, Charles W. Gundlach and Kathy Gundlach, as Executors of my estate. If either my son or my daughter is unable or unwilling to serve as such Executor, either at the time of the creation of my estate or thereafter, then the other shall serve alone as Executor.

E. Bond. I direct that my personal representative, as well as his successors, shall not be required to give bond for the faithful performance of their duties in any jurisdiction.

Executed on February 20, 1997.


Fay Sheckler Gundlach

COMMONWEALTH OF PENNSYLVANIA)
) SS:
 COUNTY OF CLINTON)

We, Fay Sheckler Gundlach, Donald L. Faulkner and Darlene S. Macklem, the testator and witnesses, respectively, whose names are signed to the attached or foregoing instrument, being first duly sworn, do hereby declare to the undersigned authority that the testator signed and executed the instrument as the Codicil to her Last Will and she had signed willingly (or willingly directed another to sign for her), and that she executed it as her free and voluntary act for the purposes therein expressed, and that each of the witnesses, in the presence and hearing of the testator, signed the Codicil to the Last Will as witness and that to the best of their knowledge the testator was at that time eighteen years of age or older, of sound mind and under no constraint or undue influence.

Fay Sheckler Gundlach
 Fay Sheckler Gundlach

Donald L. Faulkner
 Witness

Darlene S. Macklem
 Witness

Subscribed, sworn to and acknowledged before me by Fay Sheckler Gundlach, the testator, and subscribed and sworn to before me by Donald L. Faulkner and Darlene S. Macklem, witnesses, this 20th day of February, 1997.

Beth C. Probst
 Notary Public

